

PTO/SB/08A (08-03)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/016,101
Filing Date	10/31/2001
First Named Inventor	Michele DuPhily
Art Unit	3623
Examiner Name	
Attorney Docket Number	MicroD-02

Sheet

of

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 5,590,197	12/31/1996	James Chen et al	Col 3, ln 34- 4, 32;
		US-			Col 5, ln 29- 6, 6
		US- 5,699,528	12/16/1997	Hogan	All
		US- 5,749,075	05/05/1998	Toader et al	Col 5, ln28 - 7, 70;
		US-			Cl 7, ln 37 - 46
		US- 5,930,777	07/27/1999	Timothy Barber	Cl 5, ln 41 - 6, 4;
		US-			
		US- 5,963,917	10/05/1999	Mark Ogram	Cl 2, ln 3 - 43
		US-			Claim 1
		US-			
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		US- 6,189,787	02/20/2001	Robert Dorf	All
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		US-			Cl 4, ln 35 - 7, 55
		US-			

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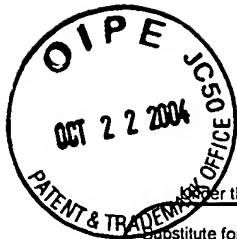
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Application Number 10/016,101

Filing Date 10/31/2001

First Named Inventor Michele DuPhily

Art Unit 3623

Examiner Name

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Attorney Docket Number MicroD-02

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1	ENTRAC TECHNOLOGIES INC. ENTRAC Counter Intelligence, Entrac ExpressPay, (c)2003, 03/02/2003, http://www.entractech.com/Default.htm	
	2	KDT MARKETING "Merchant Accounts through E-Commerce Exchange", http://www.merchant.pair.com/p2745.html?clicktrade=47261 02/17/2000	
	3	WINGSPANBANK.COM, "The Bank That Saves You Time Makes you Money". (c) 2000 WinspanBank.com. http://home.wingspanbank.com/wingspan/home.htm	
	4	WINGSPANBANK.COM, "Pay Bills". (c) 2000 WinspanBank.com. http://home.wingspanbank.com/wingspan/billpay/billpay_main.htm	
	5	WINGSPANBANK.COM, "Terms and Conditions". (c) 2000 WinspanBank.com. (19 pgs) http://home.wingspanbank.com/wingspan/apply/apply_terms.htm	
	6	AIS MEDIA CORPORATION, "Yes, I Accept Credit Cards" http://www.aismedia.com/home/merchant_services/standard/index.htm?MS16530xMA , (c) 1999 (2 pgs)	
	7	JENNIFER MONTGOMERY, "Accepting Plastic Increases Costs, But It Can Bring Surge in Revenue" Houston Chronicle 03/23/2000, Houston, TX (2 pgs)	
	8	DAYTON HUDSON BRANDS, INC. "Target. giftcard", Gift card and packaging, (c) 1999 (3 pgs)	
	9	PAYPAL, "Terms of Use User Agreement for PayPal Service" (c) 2001, http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/terms-outside (15 pgs)	
	10	PHILLIPS INTERNATIONAL, INC "Electronic Commerce Today Top Stories"(c) 2000, http://www.ectoday.com/ectoday.htm 04/11/2000 (2 pgs)	

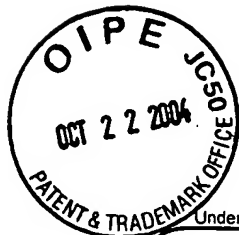
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	09/832,304		
		Filing Date	04/10/2001		
		First Named Inventor	Michele DuPhily		
		Art Unit	3624		
Examiner Name					
Sheet		of		Attorney Docket Number	MicroD-01

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	11	CHERYL CALO "NYCE Network Sets Holiday Volume Records as Consumers Use ATM Cards for Shopping", 01/04/2000, NYCE Corporation, Woodcliff Lake, NJ	
	12	CHERYL CALO "NYCE Corporation Announces PIN-Based Internet Debit Payment Product" 12/8/1999, NYCE Corporation, Woodcliff Lake, NJ (2 pgs)	
	13	PAYPAL, "Email Money Instantly & Securely with PayPal.com" (c) 2000, http://secure.paypal.com/ (1 pg)	
	14	AIS MEDIA CORPORATION, "Premier eCommerce Solutions Affordable Rates" (c) 1999 file:///A:/VirtualC/accept_c.htm . (3 pgs)	
	15	PAYBYCHECK.COM LLC "i-Check Benefits" (c) 2000 (20 pgs)	
	16	PRINTSCAN FINGERPRINT SOFTWARE "Security at your Fignertip!" http://www.printscan.com/ 02/24/2000 (6 pgs)	
	17	TIDEL ENGINEERING LP "Chmeleon The Most Dramatic Breakthrouh in the History of ATMs" http://www.tidel.com/html/chame.htm 02/24/2000 (9 pgs)	
	18	AUTHENTEC, INC. "The Fingerloc AF-S1 Software Developers Kit" 02/24/2000, file:///C:/michele/authentec/AuthenTec, Inc - Software Developer's Kit hem (23 pgs), Melbourne, Florida	
	19	TECHNIQUE DATA SYSTEMS "ATM Machines ACCESSCASH", 02/24/2000 http://www.technquedatasystems.com/access_cash.html (2 pgs) Dallas, TX	
	20	TRAVELERS EXPRESS COMPANY, INC. "What is MoneyGram?" 04/11/2000, http://www.moneygram.com/agent_info/alerts.asp , (6 pgs)	

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